

CONNECTICUT

**TESTIMONY OF
NATIONAL FEDERATION OF INDEPENDENT BUSINESS
BY
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR
REGARDING
HB-6582, AA ESTABLISHING THE CONNECTICUT HEALTHCARE PARTNERSHIP
BEFORE THE
INSURANCE & REAL ESTATE; PUBLIC HEALTH; AND HUMAN SERVICES COMMITTEES
MARCH 2, 2009**

The National Federation of Independent Business (NFIB), Connecticut's and the nation's leading small-business advocacy association, respectfully submits the following comments regarding HB-6582, An Act Establishing The Connecticut Healthcare Partnership:

As "The Voice of Small Business"® in Connecticut and across the nation, NFIB supports the intent of HB-6582, An Act Establishing The Connecticut Healthcare Partnership, which is aimed at helping small businesses reduce their health insurance costs. NFIB thanks Speaker Donovan and all the other legislators who have brought forth and worked on this proposal in the past and in the current session.

Nationally and in Connecticut, NFIB has been at the forefront of the health care debate, fighting alongside small-business owners and their workers to address a growing problem. NFIB welcomes opportunities to address health insurance costs through legislation which would provide more affordable opportunities for small-business owners and their workers, however, Connecticut lawmakers should keep in mind there is no "smoking-gun" solution to this very complex problem. NFIB knows that no one solution will help cover rising healthcare costs, but a multi-faceted approach, led by reforms at the federal level, will allow small-business owners and their workers to find affordable health insurance. This approach should include health-insurance purchasing pools (particularly private) for small businesses, tax-based incentives to assist with the purchase of health insurance and implementing cost-containment measures.

Though each small business is distinct and makes its own unique contribution to Connecticut's economy, there is one thing all small-business owners have in common: A serious concern about rising health care costs. However, it is business owners that are best equipped to make the decisions surrounding health insurance. NFIB applauds the recognition of this fact as contained in the voluntary nature of the pooling efforts proposed in HB-6582, and wants to ensure that this voluntary approach for small-employers remains moving forward.

Additionally, while small business understands that under this proposal very small employers have an opportunity to enjoy the possible benefits of being in a large purchasing group; some are concerned that this is a step closer toward "government-run" or "government-managed" health insurance and health care, or that it may result in additional long-term fiscal burdens on the state, and thus employers through revenue raising options in the future.